

<b>Information to identify the case:</b>		
Debtor 1	<b>John G. Dennison</b>	Social Security number or ITIN <b>xxx-xx-6044</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Wendy M. Dennison</b>	Social Security number or ITIN <b>xxx-xx-3824</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>	
Case number:	<b>18-23929-GLT</b>	
		Date case filed for chapter <b>13 10/5/18</b>

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	John G. Dennison	Wendy M. Dennison
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	506 S. Pittsburgh Street Connellsville, PA 15425	506 S. Pittsburgh Street Connellsville, PA 15425
<b>4. Debtor's attorney</b> Name and address	Daniel R. White Zebley Mehalov & White, p.c. 18 Mill Street Square P.O. Box 2123 Uniontown, PA 15401 U.S.A.	Contact phone 724-439-9200 Email: <a href="mailto:dwhite@zeblaw.com">dwhite@zeblaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 10/30/18

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>December 10, 2018 at 09:00 AM</b>	<b>Location:</b> <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul>	<b>Filing deadline: 2/8/19</b>
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 12/14/18</b>
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 4/3/19</b>
<hr/>		
<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
<hr/>		
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>12/10/18 at 09:00 AM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 John G. Dennison  
 Wendy M. Dennison  
 Debtors

Case No. 18-23929-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
 Form ID: 309I

Page 1 of 3  
 Total Noticed: 61

Date Rcvd: Oct 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2018.  
 db/jdb

at John G. Dennison, Wendy M. Dennison, 506 S. Pittsburgh Street,  
 Connellsville, PA 15425-4013

at James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541

at Mary F. Kennedy, Law Offices of Gregory Javardian, 1310 Industrial Boulevard, Suite 101,  
 Southampton, PA 18966-4030

tr Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702

14939545 Advanced Disposal P.O. Box 266, 1192 McClellandtown Road, McClellandtown, PA 15458-1118

14926558 Allied Interstate, P.O. Box 1954, Southgate, MI 48195-0954

14926560 AmeriFinancial Solutions, LLC, P.O. Box 602570, Charlotte, NC 28260-2570

14926559 American InfoSource, Mail Station N387, 2230 East Imperial Highway,  
 El Segundo, CA 90245-3504

14926564 CBCS, P.O. Box 163333, Columbus, OH 43216-3333

14926568 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
 (address filed with court: Collection Service Center, Inc., 363 Vanadium Road--Suite 109,  
 P.O. Box 13446, Pittsburgh, PA 15243)

14926569 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas of Pennsylvania, P.O. Box 117, Columbus, OH 43216)

14926565 #Central Credit/Penn Credit Corporation, 916 14th Place, P.O. Box 988,  
 Harrisburg, PA 17108-0988

14926566 Cherry Tree Pediatrics, P.C., 2 Highland Park Drive, Suite 201, Uniontown, PA 15401-8926

14926567 Collection Professionals, 723 First Street, La Salle, IL 61301-2535

14926570 Connellsville Municipal Authority, P.O. Box 925, Connellsville, PA 15425-0925

14926571 +Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-0121

14926574 +Disney Movie Club, 500 South Buena Vista Street, Burbank, CA 91521-0001

14939546 +EMP of Fayette County, LTD, 401 East Murphy Avenue, Connellsville, PA 15425-2724

14926577 +EOS CCA, P.O. Box 981008, Boston, MA 02298-1008

14926576 Emergency Resource Management, Inc., P.O. Box 371980, Pittsburgh, PA 15250-7980

14939547 +Erie Insurance Exchange, 301 Commonwealth Drive, Warrendale, PA 15086-7508

14926578 Fayette Physician Network, P.O. Box 371980, Pittsburgh, PA 15250-7980

14926580 Foundation Radiology Group, PC, 75 Remittance Drive #3310, Chicago, IL 60675-1001

14926581 +Genesis Bankcard/Celtic Bank, 268 South State Street--Suite 300,  
 Salt Lake City, UT 84111-5202

14926582 +Gregory Javardian, Esq., 1310 Industrial Boulevard, 1st Floor, Suite 101,  
 Southampton, PA 18966-4030

14926583 +Grimaldi Dental Associates, 320 Memorial Boulevard, Connellsville, PA 15425-2643

14926584 Highlands Hospital, 401 East Murphy Avenue, Connellsville, PA 15425-2700

14926585 #Illinois Valley Radiology, PC, P.O. Box 11355, Lancaster, PA 17605-1355

14926589 +North Shore Agency, Inc., P.O. Box 9221, Old Bethpage, NY 11804-9021

14939549 +Pennsylvania Turnpike Commission, Violation Processing Center, 300 East Park Drive,  
 Harrisburg, PA 17111-2729

14939550 Professional Account Management, P.O. Box 1153, Milwaukee, WI 53201-1153

14926593 +Somerset Hospital, 225 South Center Avenue, Somerset, PA 15501-2088

14926594 Southwestern Gastrointestinal Specialist, 300 Spring Creek Lane--Upper Level,  
 Uniontown, PA 15401-9069

14926596 +St. Thomas More Hospital, 1338 Phay Avenue, Po Box 1317, Canon City, CO 81215-1317

14926597 +TekCollect, 871 Park Street, Columbus, OH 43215-1441

14926598 Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

14926602 YBUY Financial, P.O. Box 105654, Atlanta, GA 30348-5654

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

at E-mail/Text: dwhite@zeblaw.com Oct 31 2018 02:53:15 Daniel R. White,  
 Zebley Mehalov & White, p.c., 18 Mill Street Square, P.O. Box 2123, Uniontown, PA 15401,  
 U.S.A.

smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Oct 31 2018 02:54:02 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Oct 31 2018 02:54:12  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721

14939544 +E-mail/Text: seinhorn@ars-llc.biz Oct 31 2018 02:55:06 Ability Recovery Services,  
 P.O. Box 4031, Wyoming, PA 18644-0031

14926561 EDI: CAPITALONE.COM Oct 31 2018 06:34:00 Capital One, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285

14926562 EDI: RMSC.COM Oct 31 2018 06:34:00 CareCredit/Synchrony Bank,  
 Attn: Bankruptcy Department, P.O. Box 965064, Orlando, FL 32896-5064

14926563 +E-mail/Text: bankruptcy@cavps.com Oct 31 2018 02:54:37 Cavalry SPV I, LLC,  
 500 Summit Lake Drive--Suite 400, Valhalla, NY 10595-1340

14926572 EDI: RCSFNBMARIN.COM Oct 31 2018 06:34:00 Credit One Bank, P.O. Box 98873,  
 Las Vegas, NV 89193-8873

14926573 EDI: DIRECTV.COM Oct 31 2018 06:33:00 Direct TV, P.O. Box 5007,  
 Carol Stream, IL 60197-5007

District/off: 0315-2

User: dkam  
Form ID: 309I

Page 2 of 3  
Total Noticed: 61

Date Rcvd: Oct 30, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14926575 E-mail/Text: bankruptcy.bnc@ditech.com Oct 31 2018 02:53:38 Ditech Financial, LLC,  
Ditech Bankruptcy Department, P.O. Box 6154, Rapid City, SD 57709-6154  
14926579 +EDI: FSAE.COM Oct 31 2018 06:35:00 FirstSource Advantage, LLC, 205 Bryant Woods South,  
Amherst, NY 14228-3609  
14939548 +EDI: PHINGENESIS Oct 31 2018 06:33:00 Indigo, Genesis Bankcard/Celtic Bank,  
P.O. Box 4499, Beaverton, OR 97076-4499  
14926586 EDI: RMSC.COM Oct 31 2018 06:34:00 JC Penney/Synchrony Bank, Attn: Bankruptcy Department,  
P.O. Box 965060, Orlando, FL 32896-5060  
14926587 EDI: NESF.COM Oct 31 2018 06:33:00 National Enterprise Systems, 29125 Solon Road,  
Solon, OH 44139-3442  
14926588 E-mail/Text: electronicbkydocs@nelnet.net Oct 31 2018 02:54:21 Nelnnet Student Loan Trust,  
Attn: Claims, P.O. Box 82505, Lincoln, NE 68501-2505  
14926590 +E-mail/Text: egssupportservices@alorica.com Oct 31 2018 02:54:27 OSI Collection Services,  
507 Prudential Road, Horsham, PA 19044-2308  
14926592 EDI: PRA.COM Oct 31 2018 06:33:00 Portfolio Recovery, P.O. Box 12914,  
Norfolk, VA 23541-1223  
14927634 +EDI: PRA.COM Oct 31 2018 06:33:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
14926591 +E-mail/Text: csc.bankruptcy@amwater.com Oct 31 2018 02:55:09 Pennsylvania American Water,  
P.O. Box 578, Alton, IL 62002-0578  
14926595 +EDI: NEXTEL.COM Oct 31 2018 06:33:00 Sprint, P.O. Box 8077, London, KY 40742-8077  
14934791 +E-mail/Text: electronicbkydocs@nelnet.net Oct 31 2018 02:54:21  
U.S. Department of Education c/o Nelnnet, 121 South 13th Street, Suite 201,  
Lincoln, NE 68508-1911  
14926599 +EDI: VERIZONCOMB.COM Oct 31 2018 06:33:00 Verizon, P.O. Box 3037,  
Bloomington, IL 61702-3037  
14926600 EDI: RMSC.COM Oct 31 2018 06:34:00 Walmart/Synchrony Bank, Attn: Bankruptcy Department,  
P.O. Box 965064, Orlando, FL 32896-5064  
14926601 E-mail/Text: bankruptcy@firstenergycorp.com Oct 31 2018 02:54:19 West Penn Power,  
P.O. Box 16001, Reading, PA 19612-6001

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr DITECH FINANCIAL LLC  
cr Green Tree Servicing LLC  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 01, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2018 at the address(es) listed below:

Daniel R. White on behalf of Debtor John G. Dennison dwhite@zeblaw.com,  
gianna@zeblaw.com/dwhite.zmw@gmail.com/r63228@notify.bestcase.com  
Daniel R. White on behalf of Joint Debtor Wendy M. Dennison dwhite@zeblaw.com,  
gianna@zeblaw.com/dwhite.zmw@gmail.com/r63228@notify.bestcase.com  
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
Mary F. Kennedy on behalf of Creditor Green Tree Servicing LLC mary@javardianlaw.com,  
tami@javardianlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

District/off: 0315-2

User: dkam  
Form ID: 309I

Page 3 of 3  
Total Noticed: 61

Date Rcvd: Oct 30, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 6